

Serial No. 10/628,034  
Docket No. 60655.0900

### REMARKS

Applicants reply to the Final Office Action dated November 16, 2005 within two months. Thus, Applicants request an Advisory Action, if necessary. Claims 1-23 were pending in the application and the Examiner rejects claims 1-23. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

The Examiner rejects claims 1-23 under 35 U.S.C. § 102(e) as being anticipated by Praisner et al., U.S. Patent Publication No. 2002/0174030 ("Praisner"). Applicants respectfully traverse this rejection.

In the previous Reply, Applicants' argued that Praisner does not disclose reducing the parent spending power by less than the subsidiary spending capacity. However, the Examiner has pointed out that the Applicants' claims disclose a "subsidiary spending power that is configured to consume at least part of the parent spending power" (page 2, paragraph 5). The Examiner has noted that the term "at least" may be interpreted to include all of the parent's spending power. Applicants have amended independent claims 1 and 12 such that the spending power of the subsidiary is configured to consume only "a portion of said parent spending power."

With respect to claim 11, the Examiner asserts that the Praisner system is also "'configured' to allow the parent spending power to be reduced by an amount less than the subsidiary spending power" (page 3, paragraph 1). Applicants have amended independent claim 11 such that the system is configured to "reduce said parent spending power only by an amount less than said subsidiary spending power . . . ." The following arguments are included in light of the newly-entered amendments.

Praisner discloses a system wherein a bank sets a "master credit limit" for an entity, and the entity provides a "dynamic payment card" to employees to allow execution of any company-approved transactions, such that the dynamic payment card "preserves existing purchasing card functionality including standard credit limits on a per card basis" (Praisner, paragraph 128). Furthermore, in the example provided by Praisner beginning in paragraph 151, the master credit limit is \$200,000, and this \$200,000 credit limited is not affected by employees Mary, Ann, Tom, Sam, Sally, and/or any other employee having access to the master credit limit. Praisner discloses multiple cards being distributed to employees, wherein each employee has a credit limit associated with the employee, however, the credit limit extended to each employee has no affect

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on the master credit limit. In other words, the master credit limit disclosed in Praisner will always be \$200,000. As such, Praisner does not disclose or suggest at least, "reducing, at said host computer, said parent spending power by an amount less than said subsidiary spending power when said subsidiary account is linked to said parent account" as similarly recited in claims 1, 11 and 12.

Claims 2-10 and 13-23 variously depend from independent claims 1 and 12. As such, dependent claims 2-10 and 13-23 are allowable for at least the same reasons as set forth above, as well as in view of their own respective features.

In view of the above remarks and amendments, Applicants respectfully submit that all pending claims properly set forth that which Applicants regard as their invention and are allowable over the cited references. Accordingly, Applicants respectfully request allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner's convenience, if that would help further prosecution of the subject application. Applicants authorize and respectfully request that any fees due be charged to Deposit Account No. 19-2814.

Respectfully submitted,



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